



Order Filed on December 27, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

The Bank of New York Mellon, successor trustee to  
JPMorgan JPM Chase Bank, N.A., as Trustee, on  
behalf of the registered holders of Structured Asset  
Mortgage Investments II Trust 2005-AR7, Mortgage  
Pass-Through Certificates, Series 2005-AR7

In Re:

Michelle A. Finney-Powell, Carl A. Powell, Sr.

Debtors.

Case No.: 18-28018 VFP

Adv. No.:

Hearing Date: 12/20/18 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 27, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtors: Michelle A. Finney-Powell, Carl A. Powell, Sr.

Case No.: 18-28018 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pass-Through Certificates, Series 2005-AR7, holder of a mortgage on real property located at 717 Watchung Avenue, Plainfield, NJ, 07060, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, Esquire, attorney for Debtors, Michelle A. Finney-Powell and Carl A. Powell, Sr., and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by January 17, 2019, or as may be extended by an application to extend or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carl A Powell, Sr  
 Michelle A. Finney-Powell  
 Debtors

Case No. 18-28018-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db/jdb +Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue,  
 Plainfield, NJ 07060-2513

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
 Herbert B. Raymond on behalf of Debtor Carl A Powell, Sr bankruptcy123@comcast.net, jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
 Herbert B. Raymond on behalf of Joint Debtor Michelle A. Finney-Powell bankruptcy123@comcast.net, jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell\_c@hotmail.com; kdelyon.raymond@gmail.com  
 Jill Manzo on behalf of Creditor FAY SERVICING, LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com  
 Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com  
 Laura M. Egerman on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8